ease type a plus sign (+) ánside this box ->	Approve U.S. Patent and Tradenta to respond to a coffection of information	PTO/SB/88 d for use through 10/31/2002. OMB fo ik Office: U.S. DEPARTMENT OF CO numbers it contains a valid OMB control	651-0031 IMERCE	+
Substitute for form 1449A/PTO	Ca	Complete if Known		
	Application Number		3.0	
INFORMATION DISCLOSURE	Filing Date		72	
STATEMENT BY APPLICANT	First Named Inventor	Dana L. DeVoe	59	
	Group Art Unit		77	
(use as many sheets as necessary)	Examiner Name		1. 19	
Sheet I of I	Attorney Docket Number	DeVoe-CreditCard-Art		

				U.S. PATENT DOCU	JMENTS	
	C'45	U.S. Patent Document		Name of Patentee or Applicant	Date of Publication of	Pagos, Columns, Lines, Where Relevant
Examiner Initials	Cise No.1	Number	Kind Code ³ (if known)	of Cited Document	Cited Document MM-DD-YYYY	Passages er Relevant Figures Appear
	1	6,052,675		Checchio	April 18, 2000	Col 1-Col 9
	2	6,095,413		Tetro	Aug 1, 2000	
	3	4,594,663		Nagata	June 10, 1986	
	4	5,987,140		Rowney	Nov. 16, 1999	
						
	-				- 	<u> </u>
					<u> </u>	
						

FOREIGN PATENT DOCUMENTS								
Examiner Cit tritlats' No	Čih	Foreign Patent Document			Name of Palentee or	Date of Publication of	Pages, Colomns, Lines, Where Relevant	
		Office3	Number ⁴	Kind Godei (d kreann)	Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	78
								⊥ _
								
								+
								+
								+
								

Examiner	Date		
Signature	Cons	idered	

^{*}EXAMINER: tritial if reference considered, whether or not chatton is in conformance with MPEP 609. Draw line through citation it not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two letter code (WiPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.